

**KIRKSVILLE BANCORP, INC.**

	CPP Disbursement Date 03/20/2009	RSSD (Holding Company) 3357938	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$40	\$52	27.9%		
Loans	\$30	\$37	22.9%		
Construction & development	\$0	\$0	-45.0%		
Closed-end 1-4 family residential	\$7	\$7	-5.1%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$1	\$0	-43.5%		
Commercial & Industrial	\$4	\$6	49.6%		
Commercial real estate	\$5	\$7	43.6%		
Unused commitments	\$2	\$3	14.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-28.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$1	\$1	3.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$37	\$47	26.5%		
Deposits	\$33	\$41	27.2%		
Total other borrowings	\$5	\$6	22.2%		
FHLB advances	\$5	\$6	22.2%		
Equity					
Equity capital at quarter end	\$3	\$5	44.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	7.5%	8.8%	--		
Tier 1 risk based capital ratio	10.2%	11.7%	--		
Total risk based capital ratio	11.4%	12.9%	--		
Return on equity <sup>1</sup>	9.0%	11.2%	--		
Return on assets <sup>1</sup>	0.8%	1.0%	--		
Net interest margin <sup>1</sup>	4.0%	4.0%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	177.9%	69.8%	--		
Loss provision to net charge-offs (qtr)	214.3%	0.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.2%	0.0%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	2.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	1.2%	0.0%	--
Commercial & Industrial	1.2%	2.7%	0.1%	0.0%	--
Commercial real estate	0.0%	3.0%	0.0%	0.0%	--
Total loans	0.6%	2.0%	0.0%	0.0%	--